

Table I.B.2.a.(1)(2004) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	79.8%	81.5%	76.1%	78.1%	78.4%	81.0%	78.5%	80.2%
Industry group **								
Agric., fish., forest.	86.4%	85.7%	76.9%	76.0%	88.9%	88.5%	78.2%	89.0%
Mining and manufacturing	84.6%	78.6%	76.9%	78.3%	81.3%	88.2%	78.6%	85.5%
Construction	81.8%	82.2%	79.1%	82.5%	82.8%	82.7%	81.3%	82.3%
Utilities and transp.	85.2%	76.3%	79.3%	76.4%	83.9%	87.4%	78.3%	86.1%
Wholesale trade	84.1%	80.9%	75.3%	81.8%	85.6%	88.0%	79.2%	86.3%
Fin. svcs. and real estate	85.9%	84.2%	76.8%	84.1%	85.4%	86.7%	82.4%	86.4%
Retail trade	70.5%	79.7%	74.7%	72.7%	76.3%	67.3%	74.9%	69.4%
Professional services	81.2%	82.7%	77.8%	79.0%	76.8%	83.7%	80.2%	81.5%
Other services	69.6%	80.0%	71.1%	71.8%	65.7%	68.3%	73.5%	68.4%
Ownership								
For profit, incorporated	79.9%	81.3%	76.3%	79.1%	78.3%	80.8%	78.7%	80.2%
For profit, unincorporated	77.0%	80.5%	73.6%	72.9%	78.9%	77.1%	76.2%	77.3%
Nonprofit	81.8%	86.0%	78.1%	78.0%	78.1%	84.5%	80.4%	82.0%
Age of firm								
Less than 5 years	76.6%	83.5%	74.1%	78.0%	72.4%	64.0%	80.1%	71.2%
5-9 years	75.5%	78.3%	78.8%	75.3%	77.3%	70.7%	77.0%	74.3%
10-19 years	75.3%	82.1%	73.1%	74.9%	71.3%	76.1%	76.4%	74.3%
20 or more years	79.9%	81.7%	77.1%	79.5%	79.8%	80.2%	79.4%	80.0%
Unknown	83.3%	100.0%	90.7%	93.3%	84.9%	83.2%	94.3%	83.2%
Multi/single status								
2 or more locations	80.5%	87.8%	77.2%	81.6%	78.3%	80.9%	80.7%	80.5%
1 location only	78.3%	81.3%	76.0%	76.8%	78.4%	81.8%	78.2%	78.4%
Percent full-time employees								
Less than 25%	61.7%	76.2%	73.5%	54.8%	51.0%	65.4%	62.8%	61.4%
25-49 %	66.1%	74.7%	71.3%	64.7%	64.9%	65.4%	68.1%	65.7%
50-74 %	73.5%	77.5%	68.4%	71.7%	72.3%	74.2%	72.9%	73.7%
75% or more	81.9%	82.6%	77.5%	80.1%	80.6%	83.3%	80.1%	82.4%
Union presence								
No union employees	78.6%	81.1%	74.9%	77.1%	78.1%	79.8%	77.6%	79.0%
Has union employees	83.5%	90.9%	92.2%	88.7%	80.3%	83.3%	92.4%	82.9%
Unknown	80.8%	91.0%	80.9%	79.4%	78.0%	81.0%	81.3%	80.8%
Percent low wage employees								
50% or more low wage	68.0%	79.4%	68.0%	65.9%	66.3%	67.9%	70.4%	67.5%
Less than 50% low wage	82.8%	81.9%	77.5%	81.0%	81.8%	84.4%	80.0%	83.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.a.(1)(2004) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.35%	0.50%	0.73%	0.98%	0.74%	0.53%	0.46%	0.43%
Industry group **								
Agric., fish., forest.	2.32%	2.16%	9.75%	13.47%	10.00%	2.61%	5.33%	1.67%
Mining and manufacturing	0.57%	2.25%	1.64%	1.72%	0.96%	0.78%	1.41%	0.59%
Construction	0.76%	1.26%	1.53%	2.16%	2.20%	5.14%	0.87%	1.27%
Utilities and transp.	1.59%	5.87%	4.82%	3.17%	2.44%	1.43%	2.47%	1.70%
Wholesale trade	1.52%	2.49%	2.03%	1.64%	1.88%	2.49%	1.16%	1.88%
Fin. svcs. and real estate	0.61%	2.09%	2.61%	1.39%	1.71%	0.89%	1.84%	0.76%
Retail trade	0.82%	1.55%	1.32%	2.24%	2.32%	1.25%	1.33%	1.12%
Professional services	0.52%	1.51%	1.60%	1.52%	1.17%	0.69%	1.09%	0.66%
Other services	1.13%	1.47%	2.68%	2.17%	2.03%	2.16%	0.99%	1.32%
Ownership								
For profit, incorporated	0.50%	0.71%	0.77%	0.88%	1.03%	0.72%	0.48%	0.60%
For profit, unincorporated	0.81%	0.84%	1.78%	3.27%	0.97%	1.78%	1.42%	1.07%
Nonprofit	0.68%	1.14%	1.89%	2.02%	1.62%	0.85%	0.97%	0.83%
Age of firm								
Less than 5 years	2.05%	1.51%	3.78%	2.98%	4.37%	6.34%	1.25%	3.08%
5-9 years	1.19%	1.44%	2.47%	3.04%	2.91%	3.34%	0.96%	2.20%
10-19 years	1.15%	1.67%	0.84%	1.81%	2.42%	2.67%	1.00%	2.07%
20 or more years	0.43%	0.95%	0.79%	1.06%	0.88%	0.75%	0.75%	0.51%
Unknown	0.73%	27.89%	24.60%	10.62%	1.85%	0.75%	8.52%	0.74%
Multi/single status								
2 or more locations	0.39%	2.60%	1.16%	1.42%	0.84%	0.47%	1.36%	0.39%
1 location only	0.33%	0.49%	0.81%	1.11%	1.19%	2.63%	0.45%	0.85%
Percent full-time employees								
Less than 25%	5.58%	4.59%	5.72%	6.34%	4.75%	8.03%	6.12%	5.72%
25-49 %	1.06%	2.69%	4.35%	3.63%	3.82%	1.67%	2.51%	1.48%
50-74 %	0.60%	1.93%	1.95%	1.66%	1.46%	0.82%	1.44%	0.66%
75% or more	0.33%	0.50%	0.89%	0.64%	1.01%	0.48%	0.45%	0.41%
Union presence								
No union employees	0.46%	0.53%	0.68%	1.09%	0.74%	0.93%	0.44%	0.57%
Has union employees	0.92%	1.60%	1.05%	1.97%	2.59%	1.00%	0.41%	0.96%
Unknown	1.00%	4.98%	16.27%	6.05%	4.33%	1.11%	7.60%	0.96%
Percent low wage employees								
50% or more low wage	1.11%	1.44%	1.93%	3.75%	1.56%	1.73%	1.33%	1.18%
Less than 50% low wage	0.30%	0.60%	0.82%	0.65%	1.04%	0.42%	0.52%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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